



Personal loans with low fixed rates*

- No hidden fees
- Next day funds⁴

Check your rate

 Won't affect your credit score¹

What would you like to do?



Car loan refinance

Get your rate in mins



Personal loans

View details



Have a mail offer code?

Excellent
4.9 out of 5



Personal loans



Borrow \$1,000 - \$50,000⁵

- Checking your rate takes 5 minutes
- No pre-payment penalty
- 36% lower rates as compared to a traditional model²

[Check your rate](#)

[Learn more](#)

Car loan refinance



Swap your car loan and save

- Average yearly savings of \$1,065⁶
- Checking your rate takes minutes
- No pre-payment penalty

[Learn more](#)

We've helped more than 2.8 million customers⁷

**Very quick and convenient.**

Very quick and convenient.

Donahue, 1 hour ago

**Easy, quick, and seamless pr...**

Process was easy, convenient, and very quick. No hassle or confusion!

Rebecca, 5 hours ago

**My rev**

It was s



Excellent
4.9 out of 5

[Check your rate](#) **Won't affect your credit score¹**

Forbes

“ Many people are growing increasingly savvy and want an alternative to high interest credit cards

Personal loans through Upstart are quick and easy

1

Get your rate

It takes less than 5 minutes to check your rate —and it won’t affect your credit score.¹

2

Get approved

Most customers are instantly approved with no paperwork required.³

3

Get funds

Let us answer your questions

✓ What is a personal loan?

An unsecured personal loan is money borrowed from a lender that is not secured by property such as a house or car over a fixed period of time. While most loans through Upstart are unsecured, certain credit unions may place a lien on other accounts you hold with the same institution. It is important to review your promissory note for these details before accepting your loan.

✓ What is a car refinance loan?

A car refinance loan is a new car loan that usually replaces your current loan from a different lender. Refinancing your car loan can help you save money by lowering your APR or by reducing your monthly payments.

✓ What's the difference between an interest rate and an APR?

The interest rate is only one factor of the cost of the loan. The total cost can be understood by the APR which is the annual cost of a loan inclusive both of interest rate and all other associated fees. For example, the cost of an origination fee is included in the APR. When comparing loan products, it is important to compare the APR of each product.

✓ How long will it take to get my money?

accepted after 5pm ET, on a weekend, or on a holiday, the funds will be transferred on the following business day.

✓ **Will it affect my credit score?**

Checking your rate on Upstart will not affect your credit score. If you proceed with your application after receiving a rate your credit score will be impacted. When you check your rate, we make a "soft credit inquiry." Soft credit inquiries on your report do not lower your credit score, but you may see when you view your report that this inquiry was made. If you are offered a loan and proceed with the application, a "hard credit inquiry" will be completed to verify the accuracy of your application. This action will be recorded as an inquiry on your report and it will impact your credit score.

✓ **Do I pay a fee if I pay off my loan early?**

There is no prepayment penalty for paying off a loan on Upstart early. You may pay off part or all of the loan at any time with no fee. By prepaying, you will pay less overall interest because the loan is outstanding for a shorter time.

Is Upstart right for you?

[Check your rate](#)

 Won't affect your credit score¹

* All personal loans through Upstart offer a fixed interest rate and range between 6.4% - 35.99% based on 5-year rates offered in September 2023. Your APR will be determined based on your credit, income, and certain other information provided in your loan application. Not all applicants will be approved.

1. When you check your rate, we check your credit report. This initial (soft) inquiry will not affect your credit score. If you accept your rate and proceed with your application, we do another (hard) credit inquiry that will impact your credit score. If you take out a loan, repayment information may be reported to the credit bureaus.
2. As of October 2023, and based on a comparison between the Upstart model and a hypothetical traditional model. For more information on the methodology behind this study, please see Upstart's Annual Access to Credit results here.
3. The majority of borrowers on the Upstart marketplace are able to receive an instant decision upon submitting a completed application, without providing additional supporting documents, however final approval is conditioned upon passing the hard credit inquiry. Loan processing may be subject to longer wait times if additional documentation is required for review.
4. If you accept your loan by 5pm EST (not including weekends or holidays), your funds will be sent on the next business day.
5. Your loan amount will be determined based on your credit, income, and certain other information provided in your loan application. Not all applicants will qualify for the full amount. Minimum loan amounts vary by state.
6. This information is estimated based on all consumers who were approved for an auto loan through the Upstart platform and accepted their final terms. As of 9/30/2023, the average yearly payment savings amount is \$1,065. To evaluate savings on a loan you are considering refinancing, it is important to compare your APR and remaining term from your existing auto loan to the APR and term offered through Upstart.
7. As of 9/30/2023, across the entire Upstart marketplace.

Personal Loans: The full range of available rates varies by state. A representative example of payment terms for a Personal Loan is as follows: a borrower receives a loan of \$10,000 for a term of 60 months, with an interest rate of 20.98% and a 9.3% origination fee of \$934, for an APR of 25.92%. In this example, the borrower will receive \$9066 and will make 60 monthly payments of \$271. APR is calculated based on 5-year rates offered in September 2023. There is no downpayment and no prepayment penalty. Your APR will be

Auto Loans: The full range of available rates varies by state. A representative example of payment terms for an Auto Refinance Loan is as follows: a borrower receives a loan of \$20,000 for a term of 60 months, with an interest rate of 18.77% and an origination fee of \$1000, for an APR of 20.49%. In this example, the borrower will receive \$19,000 and will make 60 monthly payments of \$518. APR is calculated based on 5-year rates offered in September 2023. There is no downpayment and no prepayment penalty. Your APR will be determined based on your credit, income, and certain other information provided in your loan application. Not all applicants will be approved.

Use of funds must be in accordance with Upstart's Acceptable Use Policy.

Upstart is not the lender for this product. All loans on Upstart's marketplace are made by regulated financial institutions.

PRODUCTS

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[Moving Loans](#)

[Medical Loans](#)

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[Credit Card Consolidation](#)

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COMPANY

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NOTABLE LINKS

[5 Ways to Build Credit Fast](#)[What is an APR?](#)[How to Calculate Your Debt-to-Income Ratio](#)[What is a Credit Score](#)[How to Consolidate Credit Card Debt in 6 Easy Steps](#)

TOOLS AND RESOURCES

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